

### REMARKS

Claims 42, 61-66, 68-71, 73-79, 81-89 and 91-104 are pending in the above-identified application. By this Amendment, Applicant has renumbered Claims 93-100 to be Claims 92-99, respectively. Applicant has cancelled Claims 67, 72, 80 and 90 and Applicant has added new Claims 100-104. Applicant has amended Claims 42, 62, 64-66, 68-71, 73-79, 81-89, 91 and the newly renumbered Claims 93-99.

Applicant has amended the Claims in order to more clearly distinguish the present invention, as defined by the respective Claims, over the prior art. Applicant has also, where appropriate, amended certain of the Claims so as to correct inadvertent errors therein and so as to place the respective Claims in better form for consideration. Applicant respectfully submits that the present invention, as defined by Claims 42, 61-66, 68-71, 73-79, 81-89 and 91-104, is patentable over the prior art.

Applicant respectfully submits that the amendments to the Claims do not contain new matter. Applicant further respectfully submits that the newly added Claims 100-104 do not contain new matter.

Applicant has amended the Abstract of the Disclosure by canceling the Abstract of the Disclosure and by substituting therefor the new Abstract of the Disclosure which is attached hereto on a separate sheet. Applicant respectfully submits that the amendment to the Abstract of the Disclosure does not contain new matter. Entry of the amendment to the Abstract of the Disclosure is respectfully requested.

Applicant has also amended the Specification in order to correct inadvertent errors therein. Applicant respectfully submits that the amendments to the Specification do not contain new matter. Entry of the amendments to the Specification is respectfully requested.

Based upon the foregoing Amendments and the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

I. THE 35 U.S.C. §112 OBJECTIONS AND 'FORMAL' MATTERS:

The Examiner indicated that the numbering of the claims is not in accordance with 37 CFR 1.126. The Examiner noted that there was no claim 92 in the case. In response to the Examiner's rejection, Applicant has renumbered Claims 93-100 to be Claims 92-99, respectively. Applicant has also added new Claim 100. Applicant submits that newly added Claim 100 contains no new matter.

Applicant respectfully submits that the pending Claims are in compliance with 37 CFR 1.126. Withdrawal of the objection to the numbering of the Claims is respectfully requested.

The Examiner objected to Claims 42, 61-91 and 93-100 under 35 U.S.C. 112, second paragraph, "as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention." In particular, The Examiner objected to the use of the "and/or" term in each of independent Claims 42, 68, 73, 83 and 95. In response to the Examiner's objection, Applicant has amended each of independent Claims

42, 68, 73, 83 and 94 (Renumbered - formerly independent Claim 95) so as to replace "and/or" with -- or --.

The Examiner further objected to Claim 68 and, in particular, to the phrase "wherein the transmitter transmits the report to at least one of the first communication device and a second communication device" as "being indefinite". In response to the Examiner's objection, Applicant has amended the pertinent portions of Claim 68, in the manner provided above, so as to recite and refer to -- a communication device --.

The Examiner also objected to Claim 81 and, in particular, to the phrase "wherein the apparatus is utilized at least one of on and over at least one of the Internet and the World Wide Web" as being "unclear". In response to the Examiner's objection, Applicant has amended the pertinent portion of Claim 81 to recite -- on or over the Internet or the World Wide Web --.

In view of the foregoing, Applicant respectfully submits that all of the pending Claims are in compliance with 35 U.S. C. §112. Withdrawal of the objections to the Claims is respectfully requested.

## II. THE AMENDMENTS TO THE SPECIFICATION:

As noted above, Applicant has amended the Specification so as to correct inadvertent errors therein. Applicant respectfully submits that the amendments to the Specification do not contain new matter.

Applicant has amended the paragraph beginning on page 40, line 4, so as to delete "a state of", as shown, in order to correct an inadvertent error.

Applicant has amended the paragraph beginning on page 44, line 3, so as to change "f" to -- of --, as shown, in order to correct an inadvertent error.

Applicant has amended the paragraph beginning on page 44, line 17, so as to delete the second occurrence of the "," (comma) after "instruments,", as shown, in order to correct an inadvertent error.

Applicant has amended the paragraph beginning on page 77, line 16, in order to replace "if" with -- of --, as shown, in order to correct an inadvertent error.

Applicant has amended the paragraph beginning on page 79, line 14, so as to replace "form" with -- from --, as shown, in order to correct an inadvertent error.

Applicant has amended the paragraph beginning on page 90, line 8, so as to delete the "," (comma), after "The", as shown, in order to correct an inadvertent error.

Applicant has amended the paragraph beginning on page 99, line 10, so as to change "store" to -- stored --, as shown, and so as to replace "updates" with -- updated --, as shown, in order to correct inadvertent errors.

Applicant has amended the paragraph beginning on page 115, line 7, so as to replace "providing" with -- provide --, as shown, in order to correct an inadvertent error.

Applicant has amended the paragraph beginning on page 130, line 1, so as to delete the "," (comma) after "also", as shown, in order to correct an inadvertent error.

Applicant has amended the paragraph beginning on

page 131, line 1, so as to delete the "," (comma) after "models", as shown, in order to correct an inadvertent error.

Applicant has amended the paragraph beginning on page 147, line 9, so as to delete the "," (comma) after "models", as shown, in order to correct an inadvertent error.

Applicant has amended the paragraph beginning on page 161, line 5, so as to delete the "," (comma) after "models", as shown, in order to correct an inadvertent error.

Applicant has amended the paragraph beginning on page 186, line 9, so as to delete the "," (comma) after "10", as shown, in order to correct an inadvertent error.

Applicant respectfully submits that the amendments to the Specification do not contain new matter. Entry of the amendments to the Specification is respectfully requested.

### III. THE 35 U.S.C. §102 and §103 REJECTIONS:

The Examiner asserts that Claims 42, 61-81, 83-91 and 93-100 are rejected under 35 U.S.C. §102(e) as being anticipated by Ray, et al., U.S. Patent No. 6,018,722 (Ray). The Examiner further asserts that Claim 82 is rejected under 35 U.S.C. §103(a) as being unpatentable over Ray.

As noted above, Applicant has renumbered Claims 93-100 to be Claims 92-99, respectively. Applicant has amended Claims 42, 62, 64-66, 68-71, 73-79, 81-89, 91 and the renumbered Claims 93-99. Applicant has also added new Claims 100-104. Applicant has amended the Claims so as to more clearly distinguish the present invention, as defined by the Claims, over the prior art. Applicant has also amended Claims 42, 68, 73, 83, and 94 (renumbered - formerly Claim 95) in order to overcome the formal matter objections thereto.

Applicant respectfully submits that the present invention, as defined by Claims 42, 61-66, 68-71, 73-79, 81-89 and 91-104, is patentable over the prior art.



IIIA. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 42, 61-66 AND 101, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 42, 61-66 and 101, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 42, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 42, is patentable over Ray.

Applicant respectfully submits that Ray does not disclose or suggest an apparatus for providing financial information or investment information, comprising a receiver, wherein the receiver receives a request to provide a notification of a change in at least one factor and information regarding a correlation of the at least one factor with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an

energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, a processor, wherein the processor automatically detects a change in at least one factor upon an occurrence of a change in the at least one factor, and further wherein the processor processes the request and generates a notification message containing information regarding the change in the at least one factor along with information regarding a correlation of the at least one factor with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and a transmitter for transmitting the notification message over a communication network to a communication device

associated with an individual, wherein the apparatus automatically initiates a communication link with the communication device, and further wherein the transmitter transmits the notification message over the communication network to the communication device, and further wherein the notification message is transmitted to the communication device in real-time, all of which features are specifically recited features of independent Claim 42.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 42. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 42, is patentable over Ray.

Applicant respectfully submits that Claims 61-66 and 101, which claims depend directly from independent Claim 42, are also patentable as said Claims 61-66 and 101 depend from allowable subject matter.

Allowance of pending Claims 42, 61-66 and 101 is, therefore, respectfully requested.

IIIB. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 68-71 AND 102, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 68-71 and 102, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 68, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 68, is patentable over Ray.

Applicant respectfully submits that Ray does not disclose or suggest an apparatus for providing financial information or investment information, comprising a database, wherein the database stores information regarding at least one factor and information regarding at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a

bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor, wherein the at least one factor is at least one of a financial factor, a factor model, a factor ratio, a financial factor, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, a news event, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract, a receiver, wherein the receiver receives a request to provide a notification of a change in the at least one factor and information regarding the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual

fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor, a processor, wherein the processor automatically detects a change in at least one factor upon an occurrence of a change in the at least one factor, and further wherein the processor processes the request using information stored in the database, wherein the processor generates a notification message containing information regarding the change in the at least one factor and information regarding at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a

credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor, wherein the notification message further contains at least one of historical information, statistical information, and forecasting information, and a transmitter for transmitting the notification message over a communication network to a communication device associated with an individual, wherein the apparatus automatically initiates a communication link with the communication device, and further wherein the transmitter transmits the notification message over the communication network to the communication device, and further wherein the notification message is transmitted to the communication device in real-time, all of which features are specifically recited features of independent Claim 68.

Applicant further submits that Ray does not disclose or suggest the recited apparatus wherein the notification message contains at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information, and further wherein the communication device is at least one of a personal computer, a network computer, a hand-held computer, a

palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch, all of which features are still other specifically recited features of independent Claim 68.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 68. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 68, is patentable over Ray.

Applicant respectfully submits that Claims 69-71 and 102, which claims depend directly from independent Claim 68, are also patentable as said Claims 69-71 and 102 depend from allowable subject matter.

Allowance of pending Claims 68-71 and 102 is, therefore, respectfully requested.



IIIC. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 73-79, 81, 82 AND 103, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 73-79, 81, 82 and 103, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 73, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 73, is patentable over Ray.

Applicant respectfully submits that Ray does not disclose or suggest an apparatus for providing financial information or investment information, comprising a receiver, wherein the receiver receives a request to provide a notification of a change in at least one factor and information regarding a correlation of a change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual

fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, a processor, wherein the processor automatically detects a change in at least one factor upon an occurrence of a change in the at least one factor, and further wherein the processor determines a correlation of the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative,

an option, a future, a forward, a contract, and an account, and further wherein the processor generates a notification message containing information regarding at least one of the change in at least one factor and the correlation of the change in at least one factor with the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account; and a transmitter for transmitting the notification message over a communication network to a communication device associated with an individual, wherein the apparatus automatically initiates a communication link with the communication device, and further wherein the transmitter transmits the notification message over the communication

network to the communication device, and further wherein the notification message is transmitted to the communication device in real-time, all of which features are specifically recited features of independent Claim 73.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 73. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 73, is patentable over Ray.

Applicant respectfully submits that Claims 74-79, 81, 82, and 103, which claims depend directly from independent Claim 73, are also patentable as said Claims 74-79, 81, 82, and 103 depend from allowable subject matter.

Allowance of pending Claims 73-79, 81, 82, and 103 is, therefore, respectfully requested.

IIID. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 83-89, 91-93 AND 104, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 83-89, 91-93 and 104, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 83, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 83, is patentable over Ray.

Applicant respectfully submits that Ray does not disclose or suggest an apparatus for providing financial information or investment information, comprising a receiver, wherein the receiver receives a request to provide a notification of a change in at least one factor along with information regarding a correlation of the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a

mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and an instruction to perform a transaction on behalf of an individual, a processor, wherein the processor automatically detects a change in at least one factor upon an occurrence of a change in the at least one factor, and further wherein the processor determines a correlation of the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth

product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and further wherein the processor automatically performs a transaction on the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, on behalf of the individual pursuant to the instruction, wherein the processor generates a notification message containing information regarding at least one of the change in at least one factor, the correlation of the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a

forward, a contract, and an account, and information regarding the transaction performed on the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, on behalf of the individual, and a transmitter for transmitting the notification message over a communication network to a communication device associated with the individual, wherein the apparatus automatically initiates a communication link with the communication device, and further wherein the transmitter transmits the notification message over the communication network to the communication device, and further wherein the notification message is transmitted to the communication device in real-time, all of which features are specifically recited features of independent Claim 83.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 83. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 83, is patentable over Ray.



Applicant respectfully submits that Claims 84-89, 91-93 and 104, which claims depend directly from independent Claim 83, are also patentable as said Claims 84-89, 91-93 and 104, depend from allowable subject matter.

Allowance of pending Claims 83-89, 91-93 and 104 is, therefore, respectfully requested.

**IIIE. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 94-100, IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 94-100, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 94, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 94, is patentable over Ray.

Applicant respectfully submits that Ray does not disclose or suggest an apparatus for providing financial information or investment information, comprising a receiver for receiving a notification message containing

information regarding a change in at least one factor and information regarding a correlation of the change in at least one factor with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, wherein the notification message is transmitted from a central processing device over a communication network to the apparatus and is received by the receiver, wherein the central processing device automatically detects a change in at least one factor and determines a correlation of the change in at least one factor with the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a

utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and further wherein the central processing device initiates a communication link with the apparatus, and further wherein the notification message is transmitted to the apparatus in real-time, a processor, wherein the processor processes the information contained in the notification message, and a display device for displaying information contained in the notification message, wherein the displayed information includes information regarding the change in at least one factor and information regarding the correlation of the change in at least one factor with the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit

derivative product, a derivative, an option, a future, a forward, a contract, and an account, all of which features are specifically recited features of independent Claim 94.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 94. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 94, is patentable over Ray.

Applicant respectfully submits that Claims 95-100, which claims depend either directly or indirectly from independent Claim 94, are also patentable as said Claims 95-100 depend from allowable subject matter.

Allowance of pending Claims 94-100 is, therefore, respectfully requested.

**IIIF. THE PRESENT INVENTION, AS DEFINED BY CLAIM 82, IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claim 82, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by Claim 82, is patentable over Ray. As noted above, the present invention, as defined by independent Claim 73, is patentable over Ray. Applicant respectfully submits that Claim 82, which depends directly from independent Claim 73, is also patentable as Claim 82 depends from allowable subject matter.

Allowance of pending Claim 82 is, therefore, respectfully requested.

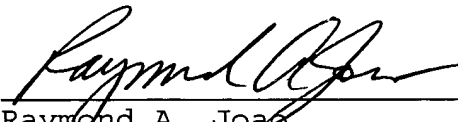
**IV. APPLICANT'S STATEMENT OF THE SUBSTANCE OF THE EXAMINER INTERVIEWS:**

Applicant submits herewith an Applicant's Statement of the Substance of the Examiner Interviews of March 10, 2002 and April 23, 2003 which is submitted herewith as a separate paper.

V. CONCLUSION:

In view of the foregoing, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

Respectfully Submitted,

  
Raymond A. Joao

Reg. No. 35,907

Encls.: - Abstract of the Disclosure  
- Applicant's Statement of the Substance of the  
Examiner Interviews  
- Return Receipt Postcard

August 8, 2003

Raymond A. Joao, Esq.  
122 Bellevue Place  
Yonkers, New York 10703  
(914) 969-2992